

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **18-23721**

Judge \_\_\_\_\_

**Vrahnos, Konstadina & Vrahnos, Dawn**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☒ Original

☐ Modified/Notice Required

Date: **July 22, 2018**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **DES**

Initial Debtor: **KV**

Initial Co-Debtor: **DV**

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay a tier payments of \$ 800.00 per month for 12 months; \$ 1,500 per month for 48 months to the Chapter 13 Trustee, starting on 8/01/2018.
- b. The Debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☐ Sale of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_  
  
☐ Refinance of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_  
  
☒ Loan modification with respect to mortgage encumbering property  
 Description: **533 Elwood Street, Forked River, NJ 08731**  
 Proposed date for completion: 1/01/2019
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ 1,200.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to Ditech (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Straffi &amp; Straffi</b>	<b>Administrative Expense</b>	<b>3,500.00</b>
<b>State Of New Jersey</b>	<b>Taxes</b>	<b>1,581.00</b>
<b>Chapter 13 Standing Trustee</b>	<b>507(a)(1)</b>	<b>to be determined</b>

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
<b>None</b>			

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: [X]NONE**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Ditech</b>	<b>533 Elwood St, Forked River, NJ 08731-2323</b>	<b>47,327.00</b>	<b>0.00</b>	<b>47,327.00</b>	<b>1,200.00</b>

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>None</b>					

**c. Secured claims excluded from 11 U.S.C. 506: [ ] NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
<b>None</b>				

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
<b>None</b>							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender [X] NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
<b>None</b>			

**f. Secured Claims Unaffected by the Plan [ ] NONE**

The following secured claims are unaffected by the Plan:

**Capital One Auto Finance - Auto Loan**  
**Mr. Cooper - Second Mortgage**

**g. Secured Claims to Be Paid in Full Through the Plan [ ] NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
<b>None</b>		

**Part 5: Unsecured Claims [ ] NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☒ Not less than **100** percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
<b>College Loan Corporation</b>	<b>Student Loan</b>	<b>Paid at 100%</b>	<b>14,080.00</b>
<b>U.S. Department of Education</b>	<b>Student Loan</b>	<b>Paid at 100%</b>	<b>8,101.00</b>
<b>U.S. Department of Education</b>	<b>Student Loan</b>	<b>Paid at 100%</b>	<b>6,104.00</b>

**Part 6: Executory Contracts and Unexpired Leases [X] NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
<b>None</b>				

## Part 7: Motions

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [ ] NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

**b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

## Part 8: Other Plan Provisions

**a. Vesting of Property of the Estate**

☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-petition claims** The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: July 22, 2018 /s/ Daniel E. Straffi, Jr.  
Attorney for the Debtor

Date: July 22, 2018 /s/ Konstadina Vrahnos  
Debtor

Date: July 22, 2018 /s/ Dawn Vrahnos  
Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: July 22, 2018 /s/ Daniel E. Straffi, Jr.  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: July 22, 2018 /s/ Konstadina Vrahnos

Debtor

Date: **July 22, 2018**

**/s/ Dawn Vrahnos**

Joint Debtor

**Certificate of Notice Page 8 of 10**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Konstadina Vrahnos  
 Dawn Vrahnos  
 Debtors

Case No. 18-23721-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 87

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db/jdb  
 517634965 +Konstadina Vrahnos, Dawn Vrahnos, 533 Elwood Street, Forked River, NJ 08731-2323  
 517634968 ACS Support, PO Box 7051, Utica, NY 13504-7051  
 517634969 Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853  
 517634970 Atlanticare Physician Group, PO Box 786061, Philadelphia, PA 19178-6061  
 517634970 BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437  
 517634975 Cba, 25954 Eden Landing Rd, Hayward, CA 94545-3816  
 517634976 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517634977 Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 517634978 College Loan Corporation, 100 Cambridge St Ste 1600, Boston, MA 02114-2518  
 517634991 Conduent/Nelnet Education, Attn: Claims Department, PO Box 7051, Utica, NY 13504-7051  
 517634994 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-7707)  
 517634995 Ds Services of America Inc, 25954 Eden Landing Rd, Hayward, CA 94545-3816  
 517634996 Ecmc/American Studen A, 100 Cambridge St Ste 1600, Boston, MA 02114-2518  
 517634997 Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610  
 517634998 FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  
 517635000 +Forked River Family Dental, 933 West Lacey Road, Forked River, NJ 08731-1049  
 517635003 +GMAC Mortgage, 3451 Hammond Ave, Waterloo, IA 50702-5300  
 517635002 Gm Financial, PO Box 181145, Arlington, TX 76096-1145  
 517635004 Horizon Eye Care, 2401 Bay Ave, Ocean City, NJ 08226-2456  
 517635007 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 517635021 MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 517635015 Mandeess, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
 517635020 Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517635022 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
 517635031 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, PO Box 283 Division Of Taxation, Trenton, NJ 08695-0283)  
 517635029 Sharkinja Operating, LLC, PO Box 2438, Largo, FL 33779-2438  
 517635030 Snyder Eye Group, 1 Leifried Ln # 9, Tuckerton, NJ 08087-2000  
 517635039 Td Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673  
 517635041 +Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1985  
 517635040 +Thrift Investment Corp, Attn: Bankruptcy Department, 720 King George Rd, Fords, NJ 08863-1985  
 517635043 U S Dept of Ed/Gsl/Atl, PO Box 5609, Greenville, TX 75403-5609  
 517635044 U.S. Department of Education, ECMC/Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408  
 517635047 Wellsfargo, Attn: Bankruptcy, PO Box 9210, Des Moines, IA 50306-9210  
 517635046 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 23:31:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jul 24 2018 23:30:59 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517634967 E-mail/Text: amscbankruptcy@adt.com Jul 24 2018 23:31:55 ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878  
 517634966 E-mail/Text: bknotices@conduent.com Jul 24 2018 23:32:05 Acs/nelnet, 501 Bleecker St, Utica, NY 13501-2401  
 517634971 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:35:02 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119  
 517634972 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 23:34:23 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517634973 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 24 2018 23:35:10 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 517634974 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 24 2018 23:35:10 Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517642114 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 24 2018 23:34:24 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517634979 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:41 Comenity Bank/Avenue, Po Box 182789, Columbus, OH 43218-2789  
 517634980 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:41 Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789  
 517634981 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:41 Comenity Bank/Express, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
 517634982 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:41 Comenity Bank/Fashbug, PO Box 182789, Columbus, OH 43218-2789  
 517634983 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:41 Comenity Bank/Mandeess, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125



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Total Noticed: 87

Date Rcvd: Jul 24, 2018

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517634984	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:41	Comenity Bank/Overstock, Po Box 182789, Columbus, OH 43218-2789
517634985	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:42	Comenity Bkl/Ulta, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517634986	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:42	Comenity/Fashion Bug, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218
517634987	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:42	Comenitybank/New York, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
517634988	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:42	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
517634989	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 23:30:42	Comenitycb/ulta, PO Box 182120, Columbus, OH 43218-2120
517634990	E-mail/Text: ebn@barnabashealth.org Jul 24 2018 23:31:30	Community Medical Center, PO Box 903 An Affiliate Of SBHCS, Oceanport, NJ 07757-0903
517634992	E-mail/PDF: creditonebknotifications@resurgent.com Jul 24 2018 23:34:29	Credit One Bank N.A., ATTN: Bankruptcy, PO Box 98873, Las Vegas, NV 89193-8873
517634993	E-mail/Text: bankruptcy.bnc@ditech.com Jul 24 2018 23:30:27	Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
517634999	E-mail/Text: bnc-bluestem@quantum3group.com Jul 24 2018 23:31:41	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517635001	E-mail/Text: info@fullcirclecollectionsllc.com Jul 24 2018 23:31:58	Full Circle Financial Services, PO Box 2438, Largo, FL 33779-2438
517635005	+E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Jul 24 2018 23:31:44	Jersey Shore University Medical Center, 1945 Route 33, Neptune, NJ 07753-4896
517635006	E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Jul 24 2018 23:32:12	Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517635008	E-mail/Text: bnckohlsnotices@becket-lee.com Jul 24 2018 23:30:05	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
517635009	+E-mail/Text: bnckohlsnotices@becket-lee.com Jul 24 2018 23:30:06	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517635010	E-mail/PDF: resurgentbknotifications@resurgent.com Jul 24 2018 23:33:53	Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
517635012	E-mail/Text: camanagement@mtb.com Jul 24 2018 23:30:28	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
517635011	E-mail/Text: camanagement@mtb.com Jul 24 2018 23:30:28	M & T Bank, PO Box 7678, Buffalo, NY 14240
517635013	E-mail/Text: camanagement@mtb.com Jul 24 2018 23:30:28	M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420
517635014	E-mail/Text: camanagement@mtb.com Jul 24 2018 23:30:28	M&T Credit Services, Legal Document Processing, 1100 Wehrle Dr, Williamsville, NY 14221-7748
517635016	E-mail/Text: bkr@cardworks.com Jul 24 2018 23:29:46	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
517635017	E-mail/Text: bkr@cardworks.com Jul 24 2018 23:29:46	Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
517635018	E-mail/Text: bankruptcydpt@mcme.com Jul 24 2018 23:30:58	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517635019	+E-mail/Text: bankruptcydpt@mcme.com Jul 24 2018 23:30:58	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
517635023	Fax: 407-737-5634 Jul 25 2018 00:36:18	Ocwen Loan Servicing, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517635024	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:33:32	Onemain, PO Box 1010, Evansville, IN 47706-1010
517635026	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:34:12	Onemain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
517635027	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:34:52	Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
517635028	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:34:11	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
517635025	E-mail/PDF: cbp@onemainfinancial.com Jul 24 2018 23:33:34	Onemain Financial, PO Box 9001122, Louisville, KY 40290-1122
517635033	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:33:38	Synch/Lord & Taylor, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517635035	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:33:38	Synch/Walmart, PO Box 965024, Orlando, FL 32896-5024
517635032	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:34:16	Synch/lord & Tay, PO Box 965015, Orlando, FL 32896-5015
517635034	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:34:57	Synch/paypal Smart Con, PO Box 965005, Orlando, FL 32896-5005
517635036	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:33:38	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517635037	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:34:28	Synchrony Bank/Paypal Cr, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517635038	E-mail/PDF: gecsed@recoverycorp.com Jul 24 2018 23:34:28	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
517635042	+E-mail/Text: bankruptcydepartment@tsico.com Jul 24 2018 23:31:47	Transworld Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2308
517635045	E-mail/Text: bnc-bluestem@quantum3group.com Jul 24 2018 23:31:41	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

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Total Noticed: 87

Date Rcvd: Jul 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 53

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Daniel E. Straffi on behalf of Joint Debtor Dawn Vrahnos bkclient@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com  
Daniel E. Straffi on behalf of Debtor Konstadina Vrahnos bkclient@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5